

STATE OF MARYLAND, CITY OF BALTIMORE, to wit:

I HEREBY CERTIFY, That on this 11th day of April, 1978, before me, the subscriber, a Notary Public of the State of Maryland, in and for Baltimore County, personally appeared DUANE MOYER, Individually, MARY MOYER, his wife, and JEFFREY MOYER, known to me, (or satisfactorily proven), to be the persons whose names are subscribed to the within instrument and acknowledged that they executed the foregoing instrument for the purposes therein contained.

AND AT THE SAME TIME, also personally appeared DUANE MOYER, and he acknowledged himself to be the President of Moyer Lincoln-Mercury Sales, Inc., and that he as such President, being authorized so to do executed the foregoing instrument for the purposes therein contained by signing in my presence the name of the Corporation by himself as such President.

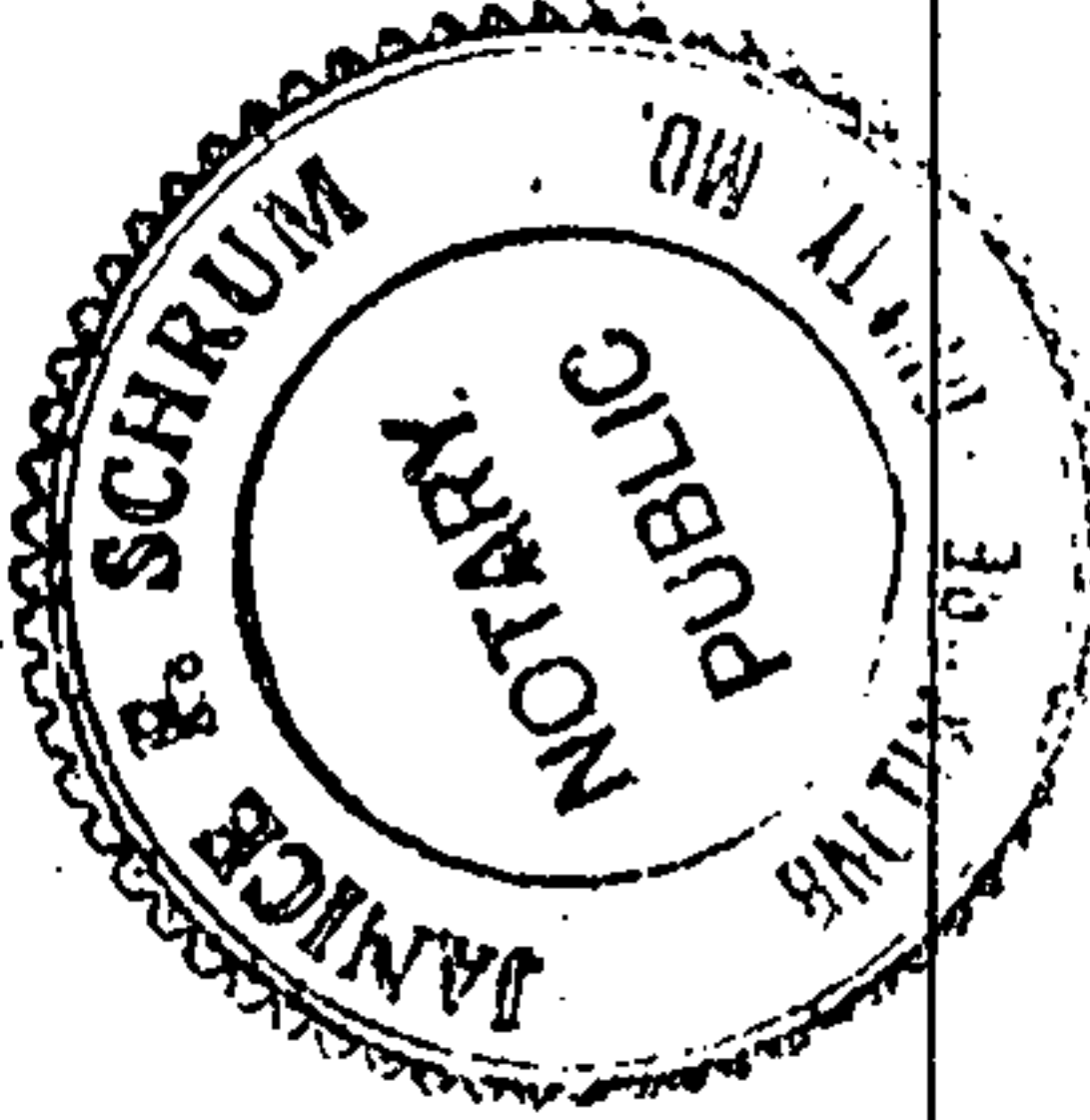
AS WITNESS, my hand and Notarial Seal.

My commission expires: 7/1/78

Notary Public

JANICE F. SCHRUM

MY COMMISSION EXPIRES JULY 1, 1978



STATE OF MARYLAND, CITY OF BALTIMORE, to wit:

I HEREBY CERTIFY, That on this 11th day of April, 1978, before me, the subscriber, a Notary Public of the State of Maryland, in and for Baltimore County, personally appeared WILLIAM W. DAVIS, the Vice President of the party secured by the foregoing Mortgage and made oath in due form of law that the consideration recited in said Mortgage is true and bona fide as therein set forth and that the amount of the loan secured by the foregoing Mortgage was disbursed by the party or parties secured to the Borrowers or to the person responsible for the disbursement of funds, in the closing transaction or their respective agent at a time no later than the final and complete execution and delivery by the Borrowers of this Mortgage; and also made oath that he is the agent of the party or parties secured and is duly authorized to make this affidavit.

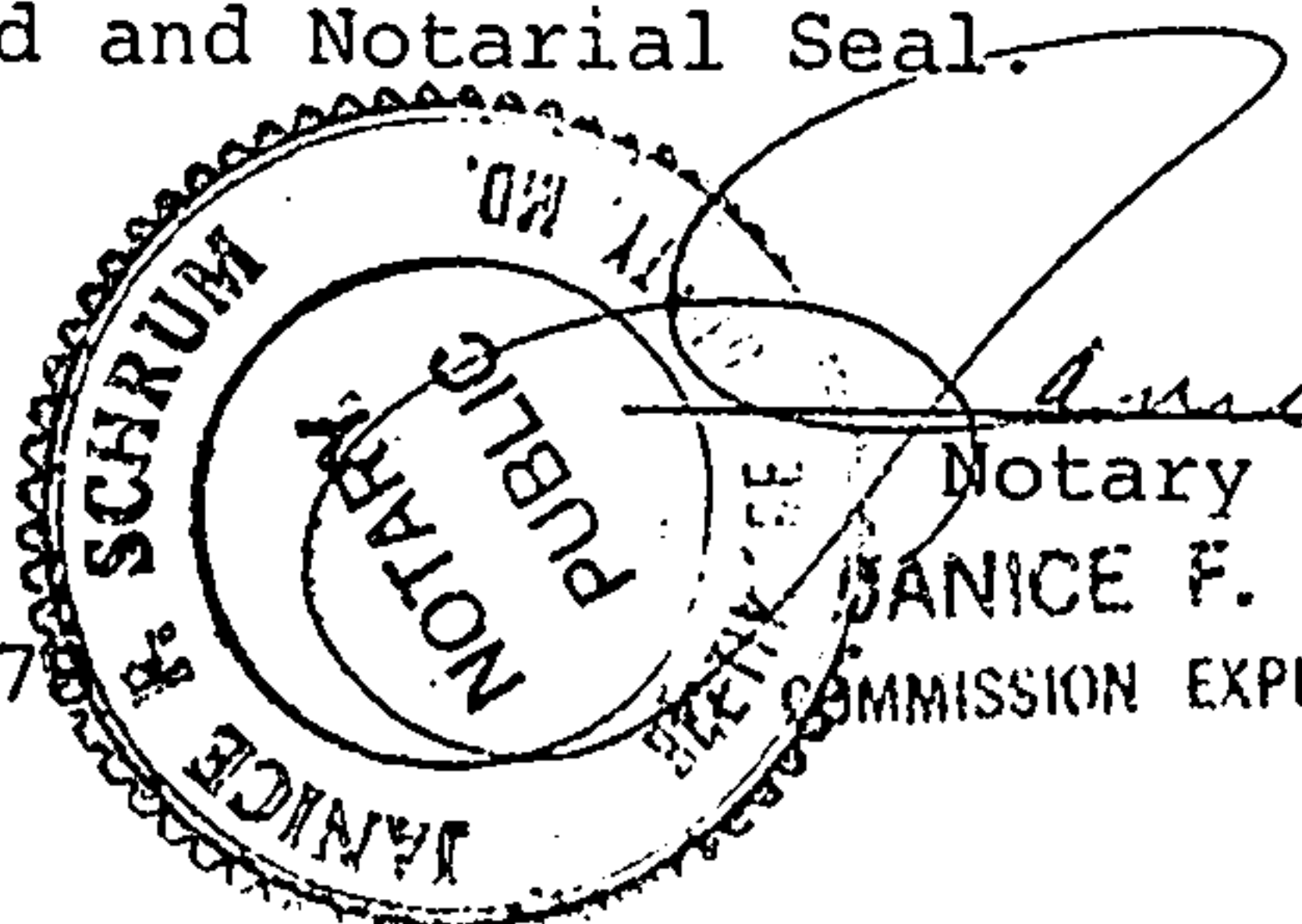
AS WITNESS, my hand and Notarial Seal.

My commission expires: 7/1/78

Notary Public

JANICE F. SCHRUM

COMMISSION EXPIRES JULY 1, 1978



The undersigned executed this instrument as Secured Party under the Maryland Uniform Commercial Code, it being intended that this Mortgage shall constitute and be a security agreement and financing statement under the Laws of Maryland.

UNITED FEDERAL SAVINGS AND LOAN
ASSOCIATION

By:

William W. Davis

William W. Davis, Vice President

CARDIN AND
WEINSTEIN, P.A.
ATTORNEYS AT LAW
SUITE 301

4615 REISTERSTOWN ROAD
BALTIMORE, MD. 21215

TELEPHONE (301) 358-7411